

**From:** Nicholas Salzano <nicholas@nria.net>

**To:** "Javier Torres (jtorres@mediaeffective.com)" <jtorres@mediaeffective.com>

**Cc:** Patryk Golaszewski <PGolaszewski@nria.net>, Nicholas Salzano <nicholas@nria.net>

**Subject:** Podcast Info. For advertising

**Date:** Sun, 24 Nov 2019 01:16:17 +0000

**Importance:** Normal

**Attachments:** NRIA-Business-Finance\_-Podcast\_Topline.xlsx; Podcasting\_101\_Generic\_Slides.pdf;  
Real\_Estate\_&\_Financial\_Advertisers\_\_Podcasts.pdf

**Inline-Images:** image001.jpg

---

We should discuss a number of podcasts when you come in on Friday that we should appear on . Motley Fool and Clayton the Fox News guy real estate guy come to mind on this list.

Most of the listeners are men and all of the advertisers want direct response like us. This could be lucrative picking the right podcasts .

Additionally we will assign the podcast a unique 800 number to call in so Patrick can track results per advertisement.

Let's discuss after you spend some more time analyzing each podcast and which ones we should really consider as a test. Certainly those 2 above seemed to make sense.

Sincerely,

**Nicholas Salzano**  
**Senior Independent Executive Advisor & Portfolio Construction Manager**  
**Office 201-210-2727**

**From:** Javier Torres <jtorres@mediaeffective.com>

**Sent:** Friday, November 22, 2019 1:11 PM

**To:** Nicholas Salzano <nicholas@nria.net>

**Subject:** Fwd: Podcast Info. No Logo

**Plaintiff's Ex. 36**

Nicholas:

Attached is information on the top national podcasts on financing and investing. Please review and let me know your questions.

-The 101 Podcastinfo file is info on how to advertise/formats/stats.

-The excel is about the top shows. what they deliver and cost per episode. impressions and CPM. There is more info on the Motley Fool podcast on the second tab of excel.

-The other file shows other advertisers doing this kind of advertising.

On Dave Ramsey and other radio shows:

We tried the Dave Ramsey show a few years back on WOR. I believe the response was from people that didn't have all the qualifications NRIA is looking in its clients. (Income, savings, network). Dave Ramsey show is considered a "Financial Help" show directed more towards people with financial

problems/questions. When advertising nationally Dave Ramsey screens personally the companies, to assure

his audience of their reputation, etc. There is a way to go around this screening and it's to buy by markets instead of nationally. You can tell me which markets you want and I will get info. I will get you more info on this and other shows.

Thanks,

*Javier Torres*

*Director Media Effective*



# Competitive Landscape – Financial Services

## Heard on Podcasts

Rocket Mortgage	Fidelity Investments	First Republic Bank	Gemini
Robinhood	Upstart	iShares	Wealthfront
Cash App	Lending Club	YCharts	Wunder Capital
American Express	Betterment	Finastra	Trinity Debt Management
Capital One	Merrill Lynch	Alliance for Lifetime Income	MasterCard
LighStream	Wells Fargo	Churchill Mortgage	American Financing
Discover Card	Goldman Sachs	Ally Bank	Credit Karma
TD Ameritrade	Fundrise	Norada Real Estate Investments	Chase Slate
Swell Investing	OnDeck	Synchrony Financial	TIAA
TransferWise	Navy Federal Credit Union	Birch Gold	StockX
Charles Schwab	PayPal	E-Trade	CommonBond
HSBC	MaginfyMoney	Aspirational Financial	PGIM
Chase	NS Capital Management	Equity Bank	QuickBooks
Roofstock	Morgan Stanley	RealtyShares	Nationwide Financial
Radius Bank	Swiss America	Nuveen	Credible
SoFi	BNP Paribas	TradeStation	Zelle

# Competitive Landscape – Real Estate

Plaintiff's Ex. 36 Page 4 of 10

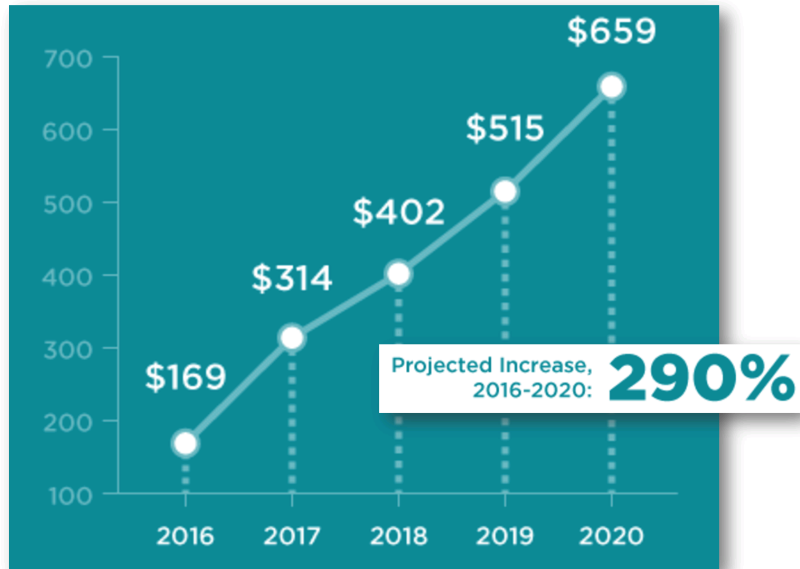
## Heard on Podcasts

Lonestar Transfer	NS Capital Management	CBRE	West Blue Realty
Fundrise	HomeLight	Offerpad	Find My Appraiser
American Financing	Whitetail Properties	Hoodestates	TenantCloud
Timeshare Exit Team	National Association of Realtors	Cozy	Lead Gen Pros
Title Lock	Ridge Lending Group	Equity Trust Company	Savills
Mercury Real Estate Services	Sunrise Capital Investors	Capital Invest	Luis Marquez - Keller
Norada Real Estate Investments	Sharestates	Lands of America	Williams Realty
Berkshire Hathaway HomeServices	Spartan Invest	Memphis Invest	Rentec Direct
Roofstock	Reynolds Team Realty	LandGlide	Altitude Homes
Stessa	Keller Williams Realty	Team	Ross Pritchard - Keller
REX	Origin Investments	Passive Real Estate Investing	Williams Realty
Simple Wealth	Landmodo	CrowdStreet	Texas Grand Ranch
Century 21 Real Estate	Real Estate Money Club	Propelio	EquityMultiple

# PODCAST ADVERTISING GROWTH

Podcasting is on the rise and now forms an integral part of most marketing plans.

The key is knowing how to leverage the channel effectively.



Projected Revenue Growth for Podcast Advertising

Projected podcast ad spend  
by 2021 is expected to reach

**1 Billion**

Currently there are over 700,000 podcasts,  
29 million episodes, in over 100 languages.

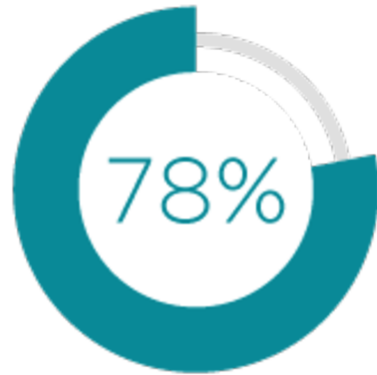
Sources: cnbc.com and IAB.com

AIRNTRUST009353

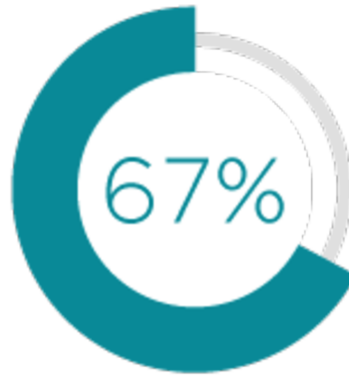
# WHAT IS SO UNIQUE ABOUT PODCAST ADVERTISING?

Ad-avoidance may plague many marketing channels, but not podcasts. Why?

Because listeners make the connection that advertising funds the content they truly value.



approve  
of podcast  
advertising<sup>1</sup>



remember  
brands and  
products from  
podcast ads<sup>2</sup>



made a  
purchase  
after hearing  
podcast ads<sup>2</sup>

Sources: Podcast Playbook, Interactive Advertising Bureau

# HOW DOES PODCAST ADVERTISING WORK?

Ad segments are limited, offering advertisers a remarkably high share of voice.



**Ad impressions** are measured by **downloads**; specifically, how many times an episode that contains an ad is downloaded.

Types of Ads:

- **Host Reads** –voiced by a host and runs within a specific show
- **Produced Spot**– recorded by the voice of network talent and runs across various shows

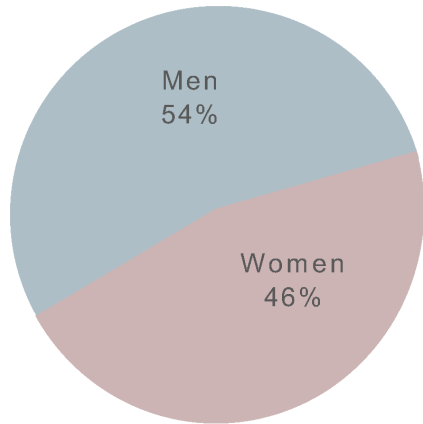
Types of Campaigns:

- **Baked-In /Evergreen**– the ad units are embedded in the episode
- **Dynamically Inserted** – ads are impression-based and removed from the podcast once fulfilled

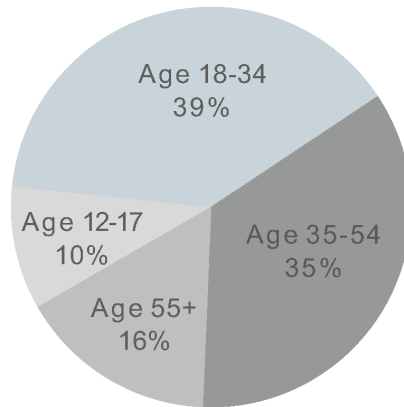
# AUDIENCE DEMOGRAPHICS

Podcast audiences are well educated and affluent, making them a very desirable group to marketers.

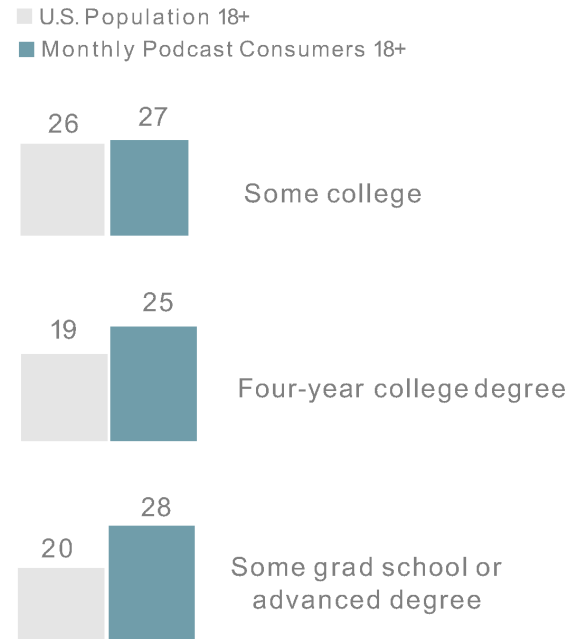
Gender



Age

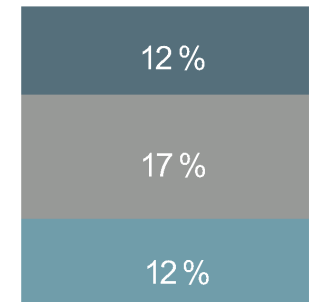


Education



Household Income

**41%**  
 of monthly podcast  
 listeners have a HHI over  
 \$75k vs 29% (total pop)



■ \$150K or more  
 ■ \$100K-\$150K  
 ■ \$75K-\$100K



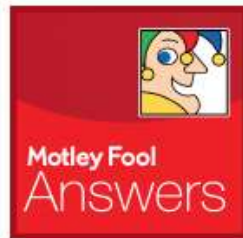
	Podcast	Category	Hosts	Description	Ad Unit Length	Ad Placement	Cost Per Episode	Impressions per Episode	CPM	Cost 3 Weeks	Rationale	Link
	The Motley Fool Network	Business & Finance	Chris Hill, Alison Southwick, Robert Brokamp, and David Gardner	Network of 5 Business Podcasts: Motley Fool Money, Rule Breaker Investing, MarketFoolery, Industry Focus, and Motley Fool Answers	:15 & :30 Host Read	Pre-Roll & Midroll	\$14,500	496,000	\$29.23	\$43,500	Over 80% of the show's advertisers are DR advertisers, demo skews 87% Men / 65% Ages 30-55+, HHI 70% \$75k+. Targeted DR performer for financial/business brands, hosts are selective and their endorsements are strong. Cost includes 7 episodes per week.	<a href="https://www.fool.com/">https://www.fool.com/</a>
	The Investor's Podcast - We Study Billionaires	Business & Finance	Stig Brodersen and Preston Pysh	The study self-made financial billionaires to learn and how you to apply their investing process in the stock market	:40 - :60 Host Read	Midroll	\$2,500	85,000	\$29.41	\$7,500	Over 70% of the show's advertisers are DR advertisers, demo skews 92% Men / 64% Ages 30-55+, HHI 80% \$75k+. Targeted DR performer for financial/business brands, hosts are selective and their endorsements are strong. Minimum spend of \$5k.	<a href="https://www.theinvestorspodcast.com/">https://www.theinvestorspodcast.com/</a>
	Stacking Benjamins	Business & Finance	Joe Saul-Sehy & OG	A parade of financial headlines, personal finance experts, creatives, and people with stories that inspire	:15 & :30 Host Read	Pre-Roll & Midroll	\$3,500	50,000	\$70.00	\$10,500	Over 70% of the show's advertisers are DR advertisers, demo skews 92% Men / 59% Ages 35-55+, HHI 80% \$75k+. Targeted DR performer for financial/business brands, hosts are selective and their endorsements are strong. Cost includes two episodes per week.	<a href="https://podcasts.apple.com/us/podcast/the-stacking-benjamins-show/id650045209">https://podcasts.apple.com/us/podcast/the-stacking-benjamins-show/id650045209</a>
	So Money with Farnoosh Torabi	Business & Finance	Farnoosh Torabi	Award-winning financial strategist, TV host and bestselling author. So Money brings inspiring money strategies and stories straight from today's top business minds, authors and influencers	:60 Host Read	Midroll	\$1,750	50,000	\$35.00	\$5,250	Over 70% of the show's advertisers are DR advertisers, demo skews 80% Women HHI 70% \$75k+. Targeted DR performer for financial/business brands, host is very selective and endorsements are strong.	<a href="http://podcast.farnoosh.tv/">http://podcast.farnoosh.tv/</a>
	Bigger Pockets Money	Business & Finance	Mindy Jensen and Scott Trench	Interviews with unique and powerful thought leaders about how to earn more, keep more, spend smarter, and grow wealth.	:60 Host Read	Midroll	\$1,900	45,000	\$42.22	\$5,700	Over 75% of the show's advertisers are DR advertisers. Small but targeted DR performer for financial/business brands, host are very selective and endorsements are strong.	<a href="https://podcasts.apple.com/us/podcast/biggerpockets-money-podcast/id1330225136">https://podcasts.apple.com/us/podcast/biggerpockets-money-podcast/id1330225136</a>
	Listen Money Matters	Business & Finance	Andrew Fiebert	Down-to-earth and entertaining discussions about money for all walks of life	:60 Host Read	Midroll	\$1,485	50,000	\$29.70	\$4,455	Over 60% of the show's advertisers are DR advertisers. Small but targeted DR performer for financial/business brands.	<a href="https://podcasts.apple.com/us/podcast/listen-money-matters-free-your-inner-financial-badass/id736826307?mt=2">https://podcasts.apple.com/us/podcast/listen-money-matters-free-your-inner-financial-badass/id736826307?mt=2</a>
	Money For The Rest of Us	Business & Finance	David Stein	Personal finance and investing in ways that are simple to understand	:60 Host Read	Midroll	\$1,200	40,000	\$30.00	\$3,600	Over 70% of the show's advertisers are DR. Appeals to audiences seeking financial tips for business. Audience demo is 70% Male / 80% age 35-54	<a href="https://itunes.apple.com/us/podcast/money-for-the-rest-of-us/id883011006?mt=2">https://itunes.apple.com/us/podcast/money-for-the-rest-of-us/id883011006?mt=2</a>
	Impact Theory	Business Education	Tom Bilyeu	Hosted by serial entrepreneur, this business and mindset-focused interview show will teach anyone aspiring to greatness the secrets to success	:60 Host Read	Midroll	\$1,765	37,000	\$47.70	\$5,295	Over 80% of the show's advertisers are DR advertisers. Small but targeted DR performer for financial/business brands, host is very selective and endorsements are strong.	<a href="https://podcasts.apple.com/us/podcast/impact-theory-with-tom-bilyeu/id1191775648?mt=2">https://podcasts.apple.com/us/podcast/impact-theory-with-tom-bilyeu/id1191775648?mt=2</a>
	The James Altucher Show	Business Education	James Altucher	Interviews with the world's leading peak performers such as billionaires, best-selling authors, rappers, astronauts, athletes, comedians, actors, and the world champions in every field	:60 Host Read	Midroll	\$1,875	37,000	\$50.68	\$5,625	Over 60% of the show's advertisers are DR advertisers. Small but targeted DR performer for financial/business brands.	<a href="https://podcasts.apple.com/us/podcast/the-james-altucher-show/id794030859">https://podcasts.apple.com/us/podcast/the-james-altucher-show/id794030859</a>
	Investing in Real Estate	Business	Clayton Morris	Tried and true methods for acquiring rental real estate, building net worth, and accelerating financial freedom.	:60 Host Read	Midroll	\$1,050	29,500	\$35.59	\$3,150	Over 90% of the show's advertisers are DR advertisers. Small but targeted DR performer for financial/business brands.	<a href="https://podcasts.apple.com/us/podcast/investing-in-real-estate-clayton-morris-passive-income/id1115024566?mt=2">https://podcasts.apple.com/us/podcast/investing-in-real-estate-clayton-morris-passive-income/id1115024566?mt=2</a>
	Optimal Finance Daily	Business & Finance	Dan Weinberg	Daily personal finance and investing audioblog	:15 & :45 Host Read	Pre & Midroll	\$1,050	25,000	\$42.00	\$3,150	Over 60% of the show's advertisers are DR advertisers. Small but targeted DR performer for financial/business brands.	<a href="https://podcasts.apple.com/us/podcast/optimal-finance-daily/id1090822398">https://podcasts.apple.com/us/podcast/optimal-finance-daily/id1090822398</a>

# Motley Fool Podcasts



## Motley Fool Money

Motley Fool Money airs every week on radio stations across America, including top-10 and is published each week as a podcast. The show features a team of Motley Fool analysts discussing the week's top business and investing stories, interviews, and an inside look at the stocks on our radar.



## Motley Fool Answers

Every week host Alison Southwick and personal finance expert Robert Brokamp challenge the conventional wisdom on life's biggest financial issues to reveal what to know to make smart money moves.



## Industry Focus

Healthcare, technology, energy, consumer goods, and more. Each weekday Motley Fool analysts break down a specific industry and the stocks making headlines.



## Market Foolery

Market Foolery is The Motley Fool's look at stocks in the news each weekday, as well as the top business and investing stories.



## Rule Breaker

David Gardner, co-founder of The Motley Fool, shares his insights into today's most innovative and disruptive publicly traded companies -- and how to profit from them by following his signature "Rule Breaker Investing" principles.